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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Judge: _____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: _____

Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

DIVISION OF PENSIONS AND BENEFITS

ESTIMATE OF RETIREMENT BENEFITS

December 27, 2023

LORNA J ROBERTS

RE: 2-0947722

This **Estimate of Retirement Benefits** was prepared based on the following information:

Retirement Date:	01/01/2024	Type of Retirement:	SERVICE
Service Termination Date:	12/31/2023	Date of Birth:	09/19/1958
Pension Membership Credit as of Termination Date:	28 years 10 months	Nearest age at Retirement*:	65
		Salary used in calculation:	\$ 53,173.24
Your Beneficiary:		Beneficiary's Date of Birth:	00/00/0000

* If your age at retirement is under 55, the benefit calculation below includes a reduction of 1/4 of 1% for each month you are under the age of 55. There is no reduction if retiring on a disability retirement.

PENSION Payment Options at Retirement

Payment Option (You may choose only one.)	Annual Benefit	Monthly Benefit	Your Beneficiary's Benefit
<u>Maximum Option</u>	\$ 27,875.64	\$ 2,322.97	No benefit payable to a beneficiary.
<u>Option A</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<u>Option B</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<u>Option C</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<u>Option D</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<u>Option 1</u>	\$ 27,117.36	\$ 2,259.78	\$ 303,231.21 reduced each month by \$ 2,259.78.
<u>Option 2</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<u>Option 3</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
<u>Option 4</u>	\$ 0.00	\$ 0.00	\$ 0.00 per month upon your death.
Life Insurance after Retirement:	\$ 10,109.92	Life insurance available for conversion:	\$ 151,648.91

Our records indicate that you have an outstanding loan balance. If a balance remains at the time of retirement, you will be quoted the amount due at that time. You have the option of paying the balance due in a lump sum before retirement or having the monthly loan payment deducted from your benefit check until the balance plus interest is paid.



Your Social Security Statement

LORNA J. ROBERTS

December 27, 2023

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work - up to four each year.

Your full retirement age is **66 and 8 months**, based on your date of birth: September 19, 1958. As shown in the chart, you can start your benefits at any time between **your current age and 70**. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$99,165 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$2,604**. Learn more at ssa.gov/disability.

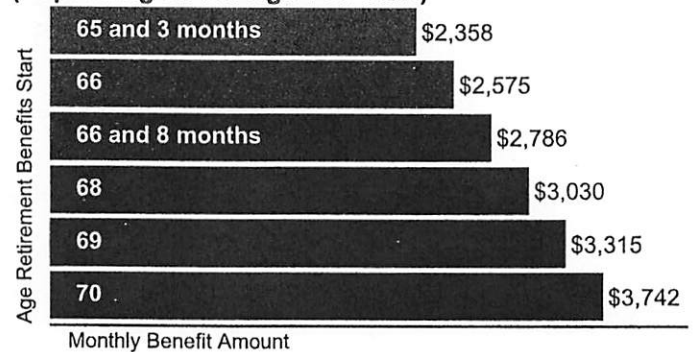
Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$2,021
Spouse, if caring for a disabled child or child younger than age 16:	\$2,021
Spouse, if benefits start at full retirement age:	\$2,695
Total family benefits cannot be more than:	\$4,751

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at ssa.gov/survivors.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You already are receiving Medicare benefits. We used your past and current earnings to provide benefit estimates shown on this page.